## Case 8:19-bk-09692-CPM Doc 147 Filed 11/24/20 Page 1 of 24

## UNITED STATES BANKRUPTCY COURT

		Middle DIS	STRICT (	<b>OF</b> Florida	
		Tampa	]	DIVISION	
N RE:			}	CASE NUMBER:	8:19-bk-09692-CPM
JA	AMES OKOH,		} }		
			}	JUDGE - Catherine	P. McEwen
	DEBTOR.		}	CHAPTER 11	
	DEBTO FROM	OR'S MONTHLY OPE FOR T October 1, 2020	CRATING R THE PERIO TO		
Come	es now the above-named de	ebtor and files its Month	nly Operating	Report in accordance	with the Guidelines
stablish	ed by the United States Tr	ustee and FRBP 2015.			
Dated:	November 24, 2020			/s/ Kris	tina Feher
Dated.				Attorney for	Debtor
	Debtor's Address			Attorney's	
	and Phone Number: Dr. James Okoh			and Phone Kristina Fe	
	9203 Pine Island Court	<del></del>		1275 66th	Street N. #40042
	Tampa, FL 33647			St. Petersbu Bar No. 520	rg, FL 33743
	Tel. 813-777-1609			Tel. 727-3	

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee. Monthly Operating Reports must be filed by the 20th day of the following month.

### SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

Case Name:	James Okoh
Case Number:	8:19-bk-09692-CPM

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this repc.

	Month	Cumulative
	Oct 2020	Total
CASH- Beginning of Month (Household)	\$5,117.76	
CASH- Beginning of Month (Business)	\$37,549.48	
Total Household Receipts	\$27,001.04	
Total Business Receipts	\$34,920.00	
Total Receipts	\$61,921.04	
•		
Total Household Disbursements	\$24,150.69	
Total Business Disbursements	\$34,482.79	
Total Disbursements	\$58,633.48	
NET CASH FLOW (Total Receipts minus Total Disbursements)	\$3,287.56	
,		
CASH- End of Month (Individual)	\$6,079.58	
CASH- End of Month (Business)	\$27,593.51	

### CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

TOTAL DISBURSEMENTS (From Above)	\$58,633.48	
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)	27,000.00	
	-	
DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION	\$31,633.48	

I declare under penalty of perjury that this statement and the	accompanying documents and reports are true and correct to the best of
my kno	owledge and belief

This 24th	November November	20 20 .	/s/ James Okoh	
			Debtor's Signature	

## SCHEDULE OF HOUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS

	Month	Cumulative
	Oct 2020	Total
CASH - Beginning of Month	\$5,117.76	
	Acct 2122	Acct 2157
CASH RECEIPTS		
Salary or Cash from Business	\$27,000.00	
Wages from Other Sources (attach list to this report)	φ27,000.00	
Interest or Dividend Income		
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) transfer between accounts		\$5,980.00
Refunds/credits	\$1.04	ψ5,200.00
TOTAL RECEIPTS	\$27,001.04	\$5,980.00
101.121.1201117	ψ27,001.04	ψ3,300.00
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	\$4,768.05	\$5,606.43
Household Repairs & Maintenance	\$767.93	ψ0,000.40
Insurance	Ψ101.00	
IRA Contribution Contribution to minor child's 529 Plan	\$500.00	
Lease/Rent Payments Storage Unit	134.28	
Medical/Dental Payments	13 1.20	
Mortgage Payment(s)	¢2.012.2 <i>C</i>	
Other Secured Payments	\$2,912.36	
Taxes - Personal Property		
Taxes - Leisonal Froperty		
Taxes Other (attach schedule)		
Travel & Entertainment	\$57.80	\$3.00
Tuition/Education	\$2,458.36	Ψ0.00
Utilities (Electric, Gas, Water, Cable, Sanitation)	\$1,155.72	
Vehicle Expenses	ψ1,100.72	
Vehicle Secured Payment(s)	\$5,098.65	
U. S. Trustee Quarterly Fees	\$5,096.05	
Professional Fees (Legal, Accounting)		
Other (attach schedule) Son's tennis lessons/recreation	\$302.23	
Bank fees	\$1.35	
Dalik 1005	Ψ1	
Transfers to 2157 for additional payments of expenses	\$5,980.00	
Total Household Disbursements	\$24,136.73	\$5,609.43
Z VIII ZZVIJOHUM DIDBUI JUHUMU	ψ4π,130.73	Ψυ,000.πυ
CASH - End of Month (Must equal reconciled bank statement-		
Attachment No. 2)	\$6,079.58	

# SCHEDULE OF BUSINESS CASH RECEIPTS AND CASH DISBURSEMENTS

	Month	Cumulative
	Oct 2020	Total
CASH - Beginning of Month	\$37,549.48	
		_
BUSINESS CASH RECEIPTS		
Cash Sales	\$34,920.00	
Account Receivable Collection		
Loans/Borrowing from Outside Sources (attach list to this report)		
Rental Income		
Sale of Business Assets (attach list to this report)		
Other (specify) (attach list to this report)		
Card Credit Payments		
Total Business Receipts	\$34,920.00	
	_	
BUSINESS CASH DISBURSEMENTS		
Net Payroll (Excluding Self)		
Salary Paid to Debtor or Owner's Draw (e.g., transfer to Household Account)	\$27,000.00	
Taxes - Payroll		
Neurological Injury Compensation Association (NICA) fee	\$1,075.63	
Taxes Other (attach schedule) IRS payment	\$3,834.56	
Contract Labor (Subcontractors)		
NIX NO VINDO NEW YORK Trustee - Quarterly Payment	\$648.86	
Secured/Lease Payments (Business)		
Utilities (Business)		
Insurance		
Vehicle Expenses		
Travel & Entertainment		
Repairs and Maintenance (Generator Maintenance)		
Supplies Software	\$84.99	
Charitable Contributions/Gifts		
NUKANEN NEW Sunbiz Filing	\$758.75	
XXXXXXX Professional fees - accountant	350.00	
Bank Charges	\$5.00	
NINGAL AND Fingerprinting	\$80.00	
NYU Department of Surgery - Continuing Education	\$650.00	
Total Business Disbursements	\$34,487.79	
<b>CASH - End of Month</b> (Must equal reconciled bank statement - Attachment No. 2)	\$27,593.51	

ATTACHMENT NO. 1

	QUESTIONNAIRE					
	YES*					
1.	Have any assets been sold or transferred outside the normal course of business during this reporting period?		X			
2.	Have any funds been disbursed from any account other than a debtor in possession account?		X			
3.	Are any post-petition receivables (accounts, notes, or loans) due from any relatives, insiders, or related party?		X			
4.	Have any payments been made on pre-petition liabilities this reporting period?		X			
5.	Have any post-petition loans been received by the debtor from any party?		X			
6.	Are any post-petition payroll taxes past due?		X			
7.	Are any post-petition state or federal income taxes past due?	X				
8.	Are any post-petition state or local sales taxes past due?		X			
9.	Are any post-petition real estate taxes past due?		X			
10.	Are any amounts owed to post-petition creditors/vendors delinquent?		X			
11.	Are any wage payments past due?		X			

<sup>\*</sup>If the answer to any of the above questions is "YES," provide a detailed explanation of each item on a separate sheet.

I	INSURANCE INFORMATION		
		YES	NO*
	<ol> <li>Are real and personal property, vehicle/auto, general liability, fire, theft, worker's</li> </ol>	X	
	compensation, and other necessary insurance coverages in effect?		
	2. Are all premium payments current?	X	

<sup>\*</sup>If the answer to any of the above questions is "NO," provide a detailed explanation of each item on a separate sheet.

CONFIRMATION OF INSURANCE				
TYPE of POLICY and C	Period of Coverage	Payment Amount and Frequency	Delinquency Amount	

Check here if United States Trustee has been listed a a Certificate Holder on all policies of insurance.

DESCRIBE PERTINENT DEVELOPMENTS, EVENTS, AND MATTERS DURING THIS REPORTING PERIOD:	
Estimated Date of Filing the Plan of Reorganization and Disclosure Statement:	

**ATTACHMENT NO. 2** 

## BANK ACCOUNT RECONCILIATIONS

Bank Account Information	Account #1	Account #2	Account #3	Account
Name of Bank:	Regions	Regions	Regions	
Account Number:	8241	2122	2157	
Purpose of Account (Business/Personal)	Business	Personal	Personal	
Type of Account (e.g. checking)	Checking	Checking	Checking	
1. Balance per Bank Statement	\$37,549.48	\$5,117.76	\$978.22	
2. ADD: Deposits not credited (attach list to this report)				
3. SUBTRACT: Outstanding Checks (attach list)				
4. Other Reconciling Items (attach list to this report)				
5. Month End Balance (Must Agree with Books)	\$27,593.51	\$6,079.58	(\$25.00)	
TOTAL OF ALL ACCOUNTS		\$ 33,648.09		

Note: Attach a copy of the bank statement and bank reconciliation for each account.

Investment Account Information  Bank / Account Name / Number	Date of Purchase	Type of Instrument	Purchase Price	Current Value

Note: Attach a copy of each investment account statement.

## **ATTACHMENT NO. 3A**

### **CASH DISBURSEMENTS DETAILS - HOUSEHOLD**

Name of Bank	Regions
Account Number	2122
Purpose of Account (Personal)	Personal
Type of Account (e.g., Checking)	Checking

Number Check  2079611 10/30/2020 Cha	<b>D</b>	B B	
2079611 10/30/2020 Cha	Payee	Purpose or Description	Amount
	ase Auto Finance	Car Payment	\$1,887.18
		TOTAL	\$ 1,887.18

If any checks written this period have not been delivered to the payee, provide details, including the payee, amount, explanation for holding check and anticipated delivery date of check.

## **ATTACHMENT NO. 3A**

### **CASH DISBURSEMENTS DETAILS - HOUSEHOLD**

Name of Bank	Regions
Account Number	2157
Purpose of Account (Personal)	Personal
Type of Account (e.g., Checking)	Checking

Check	Date of	P	Burney or Beautistics	<b>A</b>
Number	Check	Payee	Purpose or Description	Amount
10/16	2011		Son's school pictures Account closure for Acct 2157	64.00 1,309.79
10/27			Account closure for Acct 2157	1,309.79
			TOTAL	\$ 1,373.79

If any checks written this period have not been delivered to the payee, provide details, including the payee, amount, explanation for holding check and anticipated delivery date of check.

## **ATTACHMENT NO. 3B**

### **CASH DISBURSEMENTS DETAILS - BUSINESS**

Name of Bank	Regions
Account Number	8241
Purpose of Account (Business)	OPERATING
Type of Account (e.g., Checking)	Checking

Check Number	Date of Check	Payee	Purpose or Description	Amount
2028		Watson Clinic	COBRA Insurance Payment	\$2,524.29
2029 2030	10/9/2020	Feher Law, PLLC	Legal Fees - Second Fee Application	\$5,339.00
2030		Watson Clinic	COBRA Insurance Payment	\$2,524,29
			·	
				<del></del>
			TOTAL	L \$10,387.58

If any checks written this period have not been delivered to the payee, provide details, including the payee, amount, explanation for holding check and anticipated delivery date of check.

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MONTHLY OPERATING REPORT - INDIVIDUAL

**ATTACHMENT NO. 3C** 

## **CASH DISBURSEMENTS DETAILS - BUSINESS**

Name of Bank	
Account Number	
Purpose of Account (Business)	
Type of Account (e.g., Checking)	

Check Number	Date of Check	Payee	Purpose or Description	Amount
			·	
		NOT ADD		
		NULAPP	LICABLE	
				1
				+
				<del> </del>
			TOTAL	\$

If any checks written this period have not been delivered to the payee, provide details, including the payee, amount, explanation for holding check and anticipated delivery date of check.	

### **ATTACHMENT NO. 4**

ACCOUNTS RECEIVABLE RECONCILIATION (Pre- & Post- Petition)	Scheduled Amount	Current Month
Accounts Receivable Beginning Balance		
Plus: Billings During the Month		
Less: Collections During the Month		
Adjustments or WriteOffs*		
Accounts Receivable Ending Balance**		

Not applicable.

ACCOUNTS RECEIVABLE AGING (Pre- & Post- Petition)	Scheduled Amount	Current Month	
0 - 30 Days			
31 - 60 Days			
61 - 90 Days			
Over 90 Days			
Total Accounts Receivable**			

Not applicable.

<sup>\*\*</sup> The "current month" of these two lines must equal.

POST-PETITION TAXES	Beginning Tax Liability*	Amount Withheld & or Accrued
Federal Taxes		
Withholding**		
FICA - Employee		
FICA - Employer		
Unemployment		
Income		
Other (Attach List)		
Total Federal Taxes		
State & Local Taxes		
Withholding		
Sales		
Unemployment		
Real Property		
Personal Property		
Other (Attach List)		
Total State & Local Taxes		
Total Post-Petition Taxes		

Not applicable.

<sup>\*</sup> Attach explanation of any adjustment or writeoff.

<sup>\*</sup> The beginning tax liability should represent the liability from the prior month, or if this is the first report, the amount should be zero

<sup>\*\*</sup> Attach copies of IRS Form 6123 or your FTD coupon and payment receipt to verify payment or deposit

ACCOUNTS PATABLE RECO	ECONCILIATION (Post-Petition Only)			
	Month	Month	Month	
Accounts Payable Beginning Balance*				
Plus: New Indebtedness During the Month				
Less: Amount Paid on Acct. Payables in Month				
Adjustments or WriteOffs**				
Accounts Payable Ending Balance				

Not applicable.

<sup>\*\*</sup>Attach explanation for any adjustment or write-off.

st all bills or invoices incurred since the filing of the petition (Post-Petition Only) and have NOT been paid]***  Date Days					
Vendor & Description of Bill/Invoice	Incurred	Outstanding	Amount		
vender a Becomplien of Billimit cice	mountou	Gutotanianig	7 illiouni		

Not applicable.

<sup>\*\*\*</sup> List any additional payables on a separate sheet and attach to this schedule.

POST-PETITION STATUS OF SECURED NOTES, LEASES, AND ADEQUATE PROTECTION PAYMENTS					
Name of Secured Creditor / Lessor	Scheduled Monthly Payment Due	Total Past Due From Prior Month(s)	Amount Paid During Month	Total Unpaid Postpetition	Total Number of Payments Past Due
Chase Bank	1,887.18		1,887.18		
TD Auto Finance	1,527.26		1,527.26		
Wells Fargo Home Mortgage	2,912.36		2,912.36		

<sup>\*</sup> The beginning A/P liability should represent the liability from the prior month, or if this is the first report, the amount should be zero

Wiregrass Ranch Office 1333 Bruce B Downs Blvd Wesley Chapel, FL 33543

JAMES OKOH DEBTOR IN POSESSION 9203 PINE ISLAND CT TAMPA FL 33647-2301

ACCOUNT #

0282252122

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Enclosures 0
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LIFEGREEN CHECKING

October 1, 2020 through October 30, 2020

SUMMARY				
Beginning Balance	\$5,117.76	Minimum Balance	\$4,224	
Deposits & Credits	\$27,001.04 +	Average Balance	\$15,428	
Withdrawals	\$24,150.69 -	•		
Fees	\$1.35 -			
Automatic Transfers	\$0.00 +			
Checks	\$1,887.18 <b>-</b>			
Ending Balance	\$6,079.58			

		DEPOSITS & C	REDIIS	
10/02	Cashback	Rewards Cashback Rewar		0.29
10/02	Cashback	Rewards Cashback Rewar		0.31
10/02	Cashback	Rewards Cashback Rewar		0.44
10/02	EB From Ch	ecking # 0272038241 Ref# 000000 0000058	i e	27,000.00
			Total Deposits & Credits	\$27,001.04
		WITHDRAW	/A1 C	

10/01	Card Purchase Amzn Mktp Us*m4 5942 Amzn.Com/Bill WA 98109 5542	19.96
10/01	Card Purchase Fitlife Foods 5499 Httpsdelivery FL 33607 5874	103.02
10/01	Card Purchase Precision Garag 1799 Clearwater FL 33762 5874	767.93
10/01	Card Purchase Usf Parking Par 7523 Parkmobilecom FL 33620 5874	1.98
10/02	Recurring Card Transaction Gle Services 5945 877-877-0271 5874	14.99
10/02	Card Purchase Burger 21 - New 5812 Tampa FL 33647 5874	46.86
10/02	Card Purchase Magic Bubbles - 7299 Wesley Chapel FL 33545 5542	79.00
10/02	Recurring Card Transaction Abc*adventhealt 7997 888-8279262 FL 33544 5542	45.50
10/02	Card Purchase USPS.Com Clickn 9402 800-344-7779 DC 20260 5874	7.75
10/02	Card Purchase Usf Parking Par 7523 Parkmobilecom FL 33620 5874	1.16

For all your banking needs, please call 1-800-REGIONS (734-4667) or visit us on the Internet at www.regions.com. (TTY/TDD 1-800-374-5791)

For new purchase or refinance mortgage information, contact your Mortgage Loan Originator, Randy Fleck, NMLS 368557, at (813)462-5985 or online at www.regionsmortgage.com/randyfleck.

For payment and other information about your existing mortgage loan, contact Mortgage Servicing at 1-800-986-2462 and for Home Equity loans call 1-800-231-7493.



Wesley Chapel, FL 33543

Card Purchase Quality Plus Dr 7216 Tampa

Card Purchase Venmo\*

Ameris Bank

10/19

10/19

10/19

REGIONS

JAMES OKOH DEBTOR IN POSESSION 9203 PINE ISLAND CT TAMPA FL 33647-2301

ACCOUNT # 0282252122

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Enclosures 0
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15.95

1,417.50

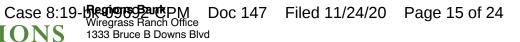
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#### WITHDRAWALS (CONTINUED) 10/02 Lutz Educational 8609529441 Deanna Okoh 250.00 10/02 Wells Fargo Mtg Online Pmt Okoh, James Ckf369400208pos 2,912.36 10/05 Card Purchase Panera Bread #2 5812 813-979-6981 FL 33647 7.68 10/05 Card Purchase Lawn Enforcemen 0780 Www.Lawnenfor FL 34639 5874 165.00 10/05 Card Purchase Usf Parking Par 7523 Parkmobilecom FL 33620 5874 1.16 10/05 Card Purchase Ciccio Cali - T 5812 Tampa FL 33647 5874 79.81 10/05 PIN Purchase Small Cakes NE 5499 Tampa 5874 FI 12.21 10/05 Card Purchase Gle\* Titan 5967 (855)800-141 5874 29 87 10/05 Card Purchase Venmo\* 4829 VISA Direct Ny 10014 5874 3,000.00 10/05 Online Pmt Okoh, James Ckf369400208pos 58.47 10/05 Teco Tampa Elec Online Pmt Okoh. James Ckf369400208pos 580.41 10/05 Carrollwood Day Facts James Okoh 000000111798548 2,208.36 10/06 Card Purchase Tennis Express 5941 713-4354818 TX 77042 167.95 Card Purchase Tennis Express 5941 713-4354818 TX 77042 10/06 5874 139.95 10/06 Card Purchase Panera Bread #6 5814 352-596-6533 FL 34613 5874 7.65 10/06 Raymond James & Brokerage Okoh, James 500.00 10/07 Card Purchase Metro Self Stor 4225 813-9941688 FL 33647 5542 134.28 10/07 Card Purchase Usf Parking Par 7523 Parkmobilecom FL 33620 5874 1.98 10/07 Target Debit Crd ACH Tran D Okoh 000600355271382 24.38 10/08 Card Purchase Starbucks Store 5814 Brooksville FL 34613 5874 7.03 10/08 Recurring Card Transaction Fitlife Foods 5499 Httpsdelivery FL 33607 103.02 5874 10/08 Card Purchase Panera Bread #6 5814 352-596-6533 FL 34613 5874 7.65 10/09 Card Purchase Via Italia Wood 5812 Tampa FL 33647 5874 107.77 Online Pmt Okoh, James Ckf369400208pos 10/09 200.00 10/09 Td Auto Finance Online Pmt Okoh, James Ckf369400208pos 1,527.26 10/13 Card Purchase Bkleen Carwash 7542 Brooksville FL 34613 5874 15.00 10/13 Card Purchase Starbucks 800-7 5814 800-782-7282 WA 98134 5874 25.00 10/13 Card Purchase Usf Parking Par 7523 Parkmobilecom FL 33620 1.98 10/13 Card Purchase Carrabbas 6004 5812 Temple Terrac FL 33617 5874 135.01 Card Purchase Usf Parking Par 7523 Parkmobilecom FL 33620 5874 10/13 1.16 10/13 Card Purchase Chipotle 2465 5814 Tampa FL 33647 5874 42.27 22.31 10/13 Card Purchase Quality Plus Dr 7216 Tampa FL 33626 5874 10/13 Card Purchase Saffron Indian 5812 Tampa FL 33647 5874 37.59 10/13 PIN Purchase New Tampa Liqu 5921 Tampa FL 5874 68.33 10/13 Recurring Card Transaction Netflix.Com 4899 Netflix.Com CA 95032 17.43 5874 10/13 Card Purchase Usf Parking Par 7523 Parkmobilecom FL 33620 5874 1.98 10/14 Card Purchase Usf Parking Par 7523 Parkmobilecom FL 33620 5874 1.16 10/14 Vivint James Okoh 121.33 10/14 Frontier Online E-Bill James Okoh 408.05 217203524 10/15 Card Purchase Fitlife Foods 5499 Httpsdelivery FL 33607 5874 103.02 10/15 Card Purchase Usf Parking Par 7523 Parkmobilecom FL 33620 5874 1.16 10/15 Card Purchase Levelupburger21 5812 855-466-5585 MA 02114 5874 29.69 10/15 Bay Area Pool Online Pmt Okoh, James Ckf369400208pos 103.50 10/16 Card Purchase Starbucks 800-7 5814 800-782-7282 WA 98134 25.00 Card Purchase Usf Parking Par 7523 Parkmobilecom FL 33620 5874 10/16 1.16 000600355271382 10/16 Target Debit Crd ACH Tran D Okoh 37.10 10/19 Card Purchase Starbucks Store 5814 Tampa 8.90 FL 33647 5874 10/19 Recurring Card Transaction Apple.Com/Bill 5735 866-712-7753 CA 95014 2.99 5874 10/19 Card Purchase Amzn Mktp Us\*2t 5942 Amzn.Com/Bill WA 98109 5542 51.14 10/19 Card Purchase Prime Video\*2t0 5818 888-802-3080 WA 98109 5874 5.69 10/19 Card Purchase Usf Parking Par 7523 Parkmobilecom FL 33620 5874 1.98

FL 33626

4829 VISA Direct Ny 10014 5874

Conven Fee James Okoh 08414587163-000



REGIONS

Wesley Chapel, FL 33543

JAMES OKOH **DEBTOR IN POSESSION** 9203 PINE ISLAND CT TAMPA FL 33647-2301

0282252122 ACCOUNT #

> 092 Cycle 27 0 **Enclosures** Page 3 of 5

WITHDRAWALS (CONTINUED)					
10/19	Ameris Bank Loan Pmt James Okoh 08414587163-000	3,571.39			
10/20	Card Purchase Liang S Bistro 5812 Tampa FL 33647 5874	45.15			
10/20	Card Purchase Usf Parking Par 7523 Parkmobilecom FL 33620 5874	1.98			
10/21	Card Purchase Burger 21 - New 5812 Tampa FL 33647 5874	52.34			
10/21	Card Purchase Venmo* 4829 VISA Direct Ny 10014 5874	3,000.00			
10/21	Card Purchase Sq *Jennifer VA 7230 Wesley Chapel FL 33544 5874	55.00			
10/21	Verizon Wireless Payments 0000000620016	118.96			
10/21	PIN Purchase 7-Eleven 5541 Tampa FL 5874	6.60			
10/22	Card Purchase Fitlife Foods 5499 Httpsdelivery FL 33607 5874	103.02			
10/22	Card Purchase Panera Bread #6 5814 352-596-6533 FL 34613 5874	8.30			
10/23	Recurring Card Transaction Apple.Com/Bill 5735 866-712-7753 CA 95014 5874	12.99			
10/23	Card Purchase Usf Parking Par 7523 Parkmobilecom FL 33620 5874	1.98			
10/23	Card Purchase Amazon Music*2t 5818 888-802-3080 WA 98109 5874	9.11			
10/23	Card Purchase Ciccio Cali - T 5812 Tampa FL 33647 5874	64.25			
10/23	PIN Purchase Shell Service 5541 Tampa FL 5874	10.83			
10/23	PIN Purchase ABC Fine Wine/ 5921 Wesley Chapelfl 5874	201.75			
10/26	Card Purchase Amzn Mktp Us*2t 5942 Amzn.Com/Bill WA 98109 5542	16.99			
10/26	Card Purchase Usf Parking Par 7523 Parkmobilecom FL 33620 5874	1.98			
10/26	Card Purchase Quality Plus Dr 7216 Tampa FL 33626 5874	11.95			
10/26	Card Purchase Exxonmobil 9 5541 Oldsmar FL 34677 5874	3.98			
10/26	Target Debit Crd ACH Tran D Okoh 000600355271382	50.59			
10/26	City of Tampa UT Online Pmt Okoh, James Ckf369400208pos	254.13			
10/27	Card Purchase Liang S Bistro 5812 Tampa FL 33647 5874	45.15			
10/27	Card Purchase Microsoft*store 4816 Msbill.Info WA 98052 5874	50.00			
10/28	Verizon Wireless Payments 0000000723899	143.75			
10/29	Card Purchase Starbucks 800-7 5814 800-782-7282 WA 98134 5874	35.00			
10/29	Card Purchase Fitlife Foods 5499 Httpsdelivery FL 33607 5874	103.02			
10/29	Card Purchase Usf Parking Par 7523 Parkmobilecom FL 33620 5874	2.79			
10/30	Card Purchase Bkleen Carwash 7542 Brooksville FL 34613 5874	15.00			
10/30	Card Purchase Carrabbas 6004 5812 Temple Terrac FL 33617 5874	104.77			
10/30	PIN Purchase Cvs/Pharmacy # 5912 Brooksville FL 5874	11.79			
	Total Withdrawals	\$24,150.69			

	FEES		
10/02 10/05	International Service Assessment Gle Services International Service Assessment Gle* Titan		0.45 0.90
		Total Fees	\$1.35

	Total For This Statement Period	Total Calendar Year-to-Date
Total Overdraft Fees (may include waived fees) Total Returned Item Fees (may include waived fees)	0.00 0.00	144.00 0.00

## CHECKS

Date	Check No.	Amount
10/30	2079611	1,887.18

1

1333 Bruce B Downs Blvd Wesley Chapel, FL 33543

JAMES OKOH **DEBTOR IN POSESSION** 9203 PINE ISLAND CT TAMPA FL 33647-2301

**ACCOUNT #** 

0282252122

092 27 0

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Cycle Enclosures 4 of 5 Page

DAILY BALANCE SUMMARY					
Date	Balance	Date	Balance	Date	Balance
10/01	4,224.87	10/13	18,426.99	10/22	9,118.56
10/02	27,867.84	10/14	17,896.45	10/23	8,817.65
10/05	21,723.97	10/15	17,659.08	10/26	8,478.03
10/06	20,908.42	10/16	17,595.82	10/27	8,382.88
10/07	20,747.78	10/19	12,509.91	10/28	8,239.13
10/08	20,630.08	10/20	12,462.78	10/29	8,098.32
10/09	18,795.05	10/21	9,229.88	10/30	6,079.58

**BEGINNING 11-5-20, WHEN CHECKS YOU WRITE** ARE PRESENTED FOR PAYMENT, WE WILL REDUCE YOUR AVAILABLE BALANCE AT THE TIME THEY ARE CASHED OR DEPOSITED **INSTEAD OF DURING THAT NIGHT'S** PROCESSING. THIS CHANGE WILL GIVE YOU A MORE ACCURATE PICTURE OF YOUR AVAILABLE **BALANCE SO YOU CAN MAKE FULLY INFORMED** FINANCIAL DECISIONS. FOR DETAILS, PLEASE VISIT REGIONS.COM/CHECKINGUPDATE.

### **Easy Steps to Balance Your Account**

### Checking Account

1.	Write here the amount shown on statement for <b>ENDING BALANCE</b>	\$
2.	Enter any deposits which have not been credited on this statement.	\$ +
3.	Total lines 1 & 2	\$ =
4.	Enter total from 4a (column on right side of page)	\$ -
5.	Subtract line 4 from line 3. This should be your checkbook balance.	\$ =

4a List any checks, payments, transfers or other withdrawals from your account that are not on this statement.

Page 5 of 5

Check No.	Amount
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Total Enter in Line 4 at Left	

The law requires you to use "reasonable care and promptness" in examining your bank statement and any checks sent with it and to report to the Bank an unauthorized signature (i.e., a forgery), any alteration of a check, or any unauthorized endorsement. You must report any forged signatures, alterations or forged endorsements to the Bank within the time periods specified under the Deposit Agreement. If you do not do this, the Bank will not be liable to you for the losses or claims arising from the forged signatures, forged endorsements or alterations. Please see the Deposit Agreement for further explanation of your responsibilities with regard to your statement and checks. A copy of our current Deposit Agreement may be requested at any of our branch locations.

Summary of Our Error Resolution Procedures
In Case of Errors or Questions About Your Electronic Transfers
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or write us at
Regions Electronic Funds Transfer Services
Post Office Box 413
Birmingham, Alabama 35201

Please contact Regions as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on your statement. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) days for POS transactions or for transfers initiated outside of the United States). If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error. If, after the investigation, we determine that no bank error occurred, we will debit your account to the extent previously credited. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account.

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ADJ - Adjustment RI - Return Item CR - Credit SC - Service Charge OD - Overdrawn

EB - Electronic Banking NSF - Nonsufficient Funds APY - Annual Percentage Yield FWT - Federal Withholding Tax \*Break in Number Sequence

Case 8:19-**Regions Burk**PM Wiregrass Ranch Office
1333 Bruce B Downs Blvd
Wesley Chapel, FL 33543

DEANNA OKOH 9203 PINE ISLAND CT TAMPA FL 33647-2301

ACCOUNT #

0282252157

092

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Cycle 17 Enclosures 0

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### LIFEGREEN EACCESS ACCOUNT

September 29, 2020 through October 28, 2020

SUMMARY				
Beginning Balance	\$978.22	Minimum Balance	\$25 -	
Deposits & Credits	\$5,980.00 +	Average Balance	\$1,045	
Withdrawals	\$5,609.43 -	3		
Fees	\$0.00 -			
Automatic Transfers	\$0.00 +			
Checks	\$1,373.79 -			
Ending Balance	\$25.00 -			

	DEPOSITS & CREDITS	
10/05 10/20	Rtp Credit From Venmo Ref # 00010013217 Rtp Credit From Venmo Ref # 00540015964	2,990.00 2,990.00
	Total Deposits & Credits	\$5,980.00
	WITHDRAWALS	
09/29	Card Purchase Fitlife Foods 1 5812 Wesley Chapel FL 33544 5619	94.64
09/30	Card Purchase Amzn Mktp Us*m4 5942 Amzn Com/Bill WA 98109 5619	79.65
09/30	Card Purchase Amzn Mktp Us*m4 5942 Amzn.Com/Bill WA 98109 5619	20.99
09/30	PIN Purchase Publix Super M 5411 Tampa FL 5619	258.08
10/01	PIN Purchase Petsmart # 174 5995 Tampa FL 5619	104.23
10/02	Recurring Card Transaction Act*usta Tourn 8398 877-243-8107 TX 75201 5619	48.88
10/02	Card Purchase Usf Parking Par 7523 Parkmobilecom FL 33620 5619	1.98
10/02	Card Purchase Usf Parking Par 7523 Parkmobilecom FL 33620 5619	1.02
10/02	PIN Purchase Racetrac2447 5541 Tampa FL 5619	2.70
10/02	PIN Purchase Publix Super M 5411 Tampa FL 5619	105.44
10/05	Card Purchase Clr*yogasix 410 7997 410-9253913 FL 33647 5619	53.17
10/05	Card Purchase Marshalls #464 5651 Wesley Chapel FL 33544 5619	47.04
10/05	PIN Purchase Munchies Natur 5995 Wesley Chapelfl 5619	23.04
10/05	PIN Purchase Publix Super M 5411 Tampa FL 5619	73.96
10/05	Venmo Payment Deanna Okoh 4530620181	65.00
10/05	PIN Purchase Racetrac 622 5541 Lutz FL 5619	5.21
10/06	Card Purchase Fitlife Foods 1 5812 Wesley Chapel FL 33544 5619	103.15
10/06	Card Purchase Tst* Noble Crus 5812 813-703-2602 FL 33543 5619	74.47
10/06	PIN Purchase The Home Depot 5200 Tampa FL 5619	36.37

For all your banking needs, please call 1-800-REGIONS (734-4667) or visit us on the Internet at www.regions.com. (TTY/TDD 1-800-374-5791)



Case 8:19- Red 19:59 Doc 147 Filed 11/24/20 Page 19 of 24 Wiregrass Ranch Office 1333 Bruce B Down Blvd Wesley Chapel, FL 33543

DEANNA OKOH 9203 PINE ISLAND CT TAMPA FL 33647-2301

ACCOUNT #

0282252157

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		Page	2 of 4
	WITHDRAWALS (CONTINUED)		
10/06	PIN Purchase Sprouts Farmer 5411 Tampa FL 5619		81.17
10/07	Card Purchase Amzn Mktp Us*mk 5942 Amzn.Com/Bill WA 98109 5619		57.81
10/07	Card Purchase Pure Nail Bar S 7230 Tampa FL 33647 5619		42.00
10/07	Card Purchase Nespresso USA 5499 888-637-7737 Ny 10017 5619		26.97
10/07	Card Purchase Amzn Mktp Us*mk 5942 Amzn.Com/Bill WA 98109 5619		18.08
10/08	Card Purchase Amazon.Com*mk38 5942 Amzn.Com/Bill WA 98109 5619		17.36
10/08	Card Purchase Sq *Max S Pet M 5999 Wesley Chapel FL 33545 5619		264.00
10/08	ATM Withdrawal Regions Wiregrass Ran Wesley Chapelfl F1250 5619		800.00
10/08	PIN Purchase Publix Super M 5411 Tampa FL 5619		78.64
10/09	Card Purchase 899 Tj Maxx Onl 5651 800-926-6299 MA 01701 5619		69.41
10/09	Card Purchase Amzn Mktp Us*mk 5942 Amzn.Com/Bill WA 98109 5619		24.95
10/09	PIN Purchase Racetrac2447 5541 Tampa FL 5619		5.40
10/09	PIN Purchase The Home Depot 5200 Tampa FL 5619		54.19
10/13	Card Purchase Events.Org *Ca 8398 847-5136460 IL 60661 5619		10.00
10/13	Card Purchase Tampa Mobile Ve 0742 Tampa FL 33617 5619		137.00
10/13	Card Purchase Old Navy On-Lin 5651 800-6536289 OH 43125 5619		46.64
10/13	Card Purchase Amzn Mktp Us*mk 5942 Amzn.Com/Bill WA 98109 5619		41.99
10/13	PIN Purchase Munchies Natur 5995 Wesley Chapelfl 5619		159.14
10/13	Card Purchase Homegoods # 057 5310 Tampa FL 33647 5619		32.52
10/13	Card Purchase Fitlife Foods 1 5812 Wesley Chapel FL 33544 5619		99.40
10/13	PIN Purchase Publix Super M 5411 Tampa FL 5619		191.09
10/13	PIN Purchase Sprouts Farmer 5411 Tampa FL 5619		28.75
10/13	Venmo Payment Deanna Okoh 4578498767		65.00
10/13	PIN Purchase Publix Super M 5411 Tampa FL 5619		103.53
10/14	Card Purchase Clr*yogasix 410 7997 410-9253913 FL 33647 5619		107.10
10/14	Card Purchase Mp Tennis Inc 5999 Tampa FL 33618 5619		30.33
10/16	Recurring Card Transaction Act*usta Tourn 8398 877-243-8107 TX 75201 5619		48.88
10/19	Recurring Card Transaction Chewy.Com 5995 800-672-4399 FL 33004 5619		32.26
10/19	Card Purchase Marcos Pizza #8 5812 813-907-6400 FL 33647 5619		21.64
10/20	PIN Purchase Publix Super M 5411 Tampa FL 5619		79.05
10/21	Card Purchase Pure Nail Bar S 7230 Tampa FL 33647 5619		108.00
10/21	PIN Purchase Sprouts Farmer 5411 Tampa FL 5619		115.44
10/22	Card Purchase Spirit Hallowee 5947 609-798-0949 CO 80234 5619		5.00
10/22	Card Purchase Athleta Online 5651 877-3284538 OH 43125 5619		107.39
10/23	Card Purchase Amzn Mktp Us*2t 5942 Amzn.Com/Bill WA 98109 5619		43.42
10/23	Card Purchase Athleta Online 5651 877-3284538 OH 43125 5619		39.05
10/23	Card Purchase Monat Global CO 5999 844-696628 FL 33122 5619		130.32
10/23	Recurring Card Transaction Act*usta Tourn 8398 877-243-8107 TX 75201 5619		48.88
10/23	Card Purchase Vesh Cafe Svb 5812 Zephyrhills FL 33541 5619		25.32
10/23 10/23	PIN Purchase Publix Super M 5411 Tampa FL 5619 PIN Purchase Racetrac2447 5541 Tampa FL 5619		185.59
			2.70
10/23 10/26	ATM Withdrawal Regions Wiregrass Ran Wesley Chapelfl F1250 5619 Card Purchase Paypal *Starbuc 5814 402-935-7733 WA 98134 5619		800.00 25.00
10/20	Oatu Futchase Faypat "Statbuc 3014 402-933-7733" WA 90134   3019		

**Total Withdrawals** \$5,609.43

	Total For This Statement Period	Total Calendar Year-to-Date
Total Overdraft Fees (may include waived fees)	0.00	72.00
Total Returned Item Fees (may include waived fees)	0.00	0.00

Case 8:19-**HROUGHS PART** Wiregrass Ranch Office
1333 Bruce B Downs Blvd
Wesley Chapel, FL 33543

DEANNA OKOH 9203 PINE ISLAND CT TAMPA FL 33647-2301

ACCOUNT #

0282252157

092 17

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Cycle Enclosures Page

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			CHECKS				
Date	Check No.	Amount	Da	ate	Check No.	Amount	
10/27		1,309.79	10	)/16	2011	64.00	
					Total Checks	\$1,373.79	

<sup>\*</sup> Break In Check Number Sequence.

DAILY BALANCE SUMMARY					
Date	Balance	Date	Balance	Date	Balance
09/29	883.58	10/08	1,383.17	10/20	2,920.90
09/30	524.86	10/09	1,229.22	10/21	2,697.46
10/01	420.63	10/13	314.16	10/22	2,585.07
10/02	260.61	10/14	176.73	10/23	1,309.79
10/05	2,983.19	10/16	63.85	10/26	1,284.79
10/06	2,688.03	10/19	9.95	10/27	25.00
10/07	2,543.17				

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3.	Total lines 1 & 2	\$ =
4.	Enter total from 4a (column on right side of page)	\$ -
5.	Subtract line 4 from line 3. This should be your checkbook balance.	\$ =

4a List any checks, payments, transfers or other withdrawals from your account that are not on this statement.

Page 4 of 4

Check	
No.	Amount
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Total Enter in Line 4 at Left	

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In Case of Errors or Questions About Your Electronic Transfers
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or write us at
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Post Office Box 413
Birmingham, Alabama 35201

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ADJ - Adjustment RI - Return Item CR - Credit SC - Service Charge OD - Overdrawn

EB - Electronic Banking NSF - Nonsufficient Funds APY - Annual Percentage Yield FWT - Federal Withholding Tax \*Break in Number Sequence

RADDOCTOR PA 9203 PINE ISLAND CT TAMPA FL 33647-2301

ACCOUNT #

0272038241

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Cycle Enclosures 26 0

Page

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## LIFEGREEN BUSINESS SIMPLE CHECKING

October 1, 2020 through October 30, 2020

SUMMARY			
Beginning Balance	\$37,549.48	Minimum Balance	\$18,699
Deposits & Credits	\$34,920.00 +	Average Balance	\$24,114
Withdrawals	\$34,482.79 <b>-</b>	-	
Fees	\$5.00 -		
Automatic Transfers	\$0.00 +		
Checks	\$10,388.18 -		
Ending Balance	\$27,593.51		

	DEPOSITS & CREDITS	
10/02 10/02 10/30	ATM Imaged Deposit ATM Imaged Deposit Teleradiology Sp Payroll Raddoctor, PA,	9,000.00 13,250.00 12,670.00
	Total Deposits & Credits	\$34,920.00
	WITHDRAWALS	
10/01 10/02 10/02 10/06 10/08 10/13 10/15 10/22 10/28 10/30 10/30	Card Purchase Sq *Anytime Mob 7399 877-417-4551 FL 33647 7534 EB to Checking # 0282252122 Ref# 000000 0000058 Zacharias Lawren Sale James Okoh Recurring Card Transaction Adobe Acropro S 5734 408-536-6000 CA 95110 7534 Card Purchase Nyu Office of C 8062 212-263-5295 Ny 10016 7534 Recurring Card Transaction Int*quickbooks 5734 800-446-8848 CA 94043 7534 IRS USATAXPYMT Raddoctor PA 227068966039046 Quarterly Fee Payment James Okoh 0000 Card Purchase Florida Dept of 9399 850-245-6939 FL 32399 7534 Card Purchase Florida Birth N 9399 850-488-8191 FL 32308 7534 Zacharias Lawren Sale James Okoh	80.00 27,000.00 175.00 14.99 650.00 70.00 3,834.56 648.86 758.75 1,075.63 175.00
	Total Withdrawals	\$34,482.79
	FEES	
10/09	Analysis Charge 09-20	5.00

For all your banking needs, please call 1-800-REGIONS (734-4667) or visit us on the Internet at www.regions.com. (TTY/TDD 1-800-374-5791)



RADDOCTOR PA 9203 PINE ISLAND CT TAMPA FL 33647-2301

**ACCOUNT #** 

0272038241

092 26

1

Cycle **Enclosures** Page

0 2 of 3

CHECKS					
Date	Check No.	Amount	Date	Check No.	Amount
10/06	2028	2,524.29	10/30	2030	2,524.89
10/09	2029	5,339.00			
				Total Checks	\$10,388.18

<sup>\*</sup> Break In Check Number Sequence.

DAILY BALANCE SUMMARY					
Date	Balance	Date	Balance	Date	Balance
10/01	37,469.48	10/09	24,011.20	10/22	19,457.78
10/02	32,544.48	10/13	23,941.20	10/28	18,699.03
10/06	30,005.20	10/15	20,106.64	10/30	27,593.51
10/08	29,355.20		,		,

PRICING FOR CERTAIN TREASURY MANAGEMENT SERVICES AND ANALYZED DEPOSITORY PRODUCTS IS CHANGING EFFECTIVE **JANUARY 1, 2021. CHANGES WILL BE** REFLECTED BEGINNING WITH THE JANUARY **ANALYSIS STATEMENT YOU WILL RECEIVE IN** FEBRUARY. TO VIEW ALL CHANGES, VISIT REGIONS.COM/SPECIALMESSAGE. PLEASE **CONTACT YOUR TREASURY MGMT. OFFICER WITH** QUESTIONS SPECIFIC TO YOUR ACCOUNT.

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Page 3 of 3

Check No.	Amount
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Total Enter in Line 4 at Left	

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